



Life
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2005- Financial Quick Reference Sheet

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Program	Other Eligibility Factors	Allowable Monthly/Yearly Income	Allowable Resources
FEDERAL PROGRAMS			
MEDICARE Social Security Administration 1-800-772-1213 Local # 402-437-5401 Part A \$912.00 deductible for each hospitalization Nursing Home 0-20 days - Medicare pays in full 21-100 days - Medicare coinsures \$114.00/day (no premium payments) Part B \$110 deductible per year (Monthly premium of \$78.20)	Client must be 65 years or older or Client must be on SSI or SSA disability for 24 months	Not applicable	Not applicable
SUPPLEMENTAL SECURITY INCOME SSI provides cash benefits to person below poverty guideline Social Security Administration 1-800-772-1213 Local Office 402-437-5401	Disabled, low wage or work quarters	Individual- \$579 month Couples - \$896 month	\$2,000 - individual cash resources \$3,000 - couple cash resources Life Insurance if face value is \$1,500 or less Burial Fund up to \$1,500 per individual Car is exempt if valued at \$4,500 or less (if needed for work or medical treatment)

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SUBSIDIZED HOUSING Lincoln Housing Authority 5700 R St. (402) 434-5500 Federal program designed to reduce rental cost for low income persons	62 years old or disabled Interest from cash resources are included as income in calculating annual income	Two sets of guidelines: LHA - Very low income \$22,500 annually for individual \$25,700 annually for couple Otherwise: Lower income \$36,000 annually for individual \$41,150 annually for couple	
Health & Human Services Lincoln Local Office 471-7000 Nebraska State Office 471-3121			
AABD GRANT PROGRAM (402) 471-3121 Benefits AABD grant cash assistance supplements persons on SSI, SSDI, to bring them up to a higher level of income.	Over age 65; or Disabled; or Blind	Calculation is used to determine if client qualifies for grant aid: Individual: \$361 income standards +\$227 shelter costs for individual_ \$588.00 total Couples: \$583 income standards +\$291 shelter costs for individual \$874.00 total - _____ client income = _____ AABD grant	\$2,000 resource limit for individual \$3,000 resource limit for couple
BLOCK GRANT (Title XX) (402) 471-7000 BENEFITS Housekeeping, transportation, day services, congregate meals	Age 60 or over; or Disabled; or Blind; or Age 19-59 with functional limitations	Gross monthly income guidelines: Individual- \$888 Couples- \$995	Up to \$4,000-usually accepted \$5,000 - \$7,000-maybe accepted Over \$7,000 usually not accepted

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DISABLED PERSONS AND FAMILY SUPPORT - DPFS (402) 471-9220 (800) 358-8802 Fax - (402) 471-6352 Disability related services allowance to adults in independent living to maintain maximum level of independence. Can Pay: up to \$300/month personal care up to \$100/month respite care up to \$100/month housekeeping up to \$450/month for couple	Must have disability; priority of program: 1.) 60 years + 2.) Personal care need (Personal care needs only to be obvious on application. Do not need to have personal care provider) 3.) Medical Transport if 50+	Individual \$1364 Monthly Couple \$1784 Monthly	Individual \$10,000 Couple \$15,000 (The older a person is, the less assets they can have to qualify)
ENERGY ASSISTANCE (402) 471-7000 BENEFITS % Allowance paid on heat cost in winter % Allowance paid on cooling cost in summer	If client has Medicaid, call worker to apply. Should receive check first part of month the program begins; otherwise, contact HHS. 70 or older qualifies for cooling without medical proof of condition requiring A/C. Automatic payments to those on AABD or SSI.	Monthly income guidelines: Individual- \$901 Couples- \$1,207	\$5,000 cash resources allocated per household
FOOD STAMPS (402) 471-7000 Minimum stamps: \$10 Maximum stamps: 1-4 persons \$134 It is unclear how dollar amounts for stamp benefits are calculated; it depends on income, living expenses such as rent, utilities, insurance cost, out of pocket medical, etc.	One household member over age 60 Employable adults in household under age 60 must be willing to participate in employment and training program	Individual- \$776 net Couples- \$1,041 net	Household resources of \$3,000.00 (if person is over 60) Car is exempt (up to \$4,650 in value) Life insurance is exempt

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MEDICAID Health and Human Services (402) 471-7000 BENEFITS Payment of medical bills & Medicaid Waiver Services	Over age 65; or Disabled; or blind (If income is greater than guidelines, consider purchase of medical insurance to help qualification)	<u> </u> Gross Income (Includes Medicare premium 78.20) - <u>20.00</u> per house = <u> </u> - <u> </u> Health Insurance Premium (Both, if couple) = <u> </u> Adjusted net income (If below \$798/individual) (If below \$1,070/Couple) (100% FPL)	\$4,000 cash resources for individual \$6,000 cash resources for couple One motor vehicle \$1,500 face- value life insurance per person \$3,000 irrevocable burial trust and additional burial hardware per person
POVERTY GUIDELINES Federal income guidelines for indigent poor	Not Applicable	Individual Monthly: \$798.00 Couple Monthly: \$1,070.00 (100% FPL)	NA
QUALIFIED MEDICARE BENEFIT (QMB) (402) 471-7000 Pays \$78.20 only; covers Medicare Part B monthly insurance premium for person above Medicaid guidelines	Can do retro Medicaid application if on QMB already HHS can send share of cost form when needed in the current month or following month	<u> </u> Gross Income (includes MIC 78.20) - <u>20.00</u> per household (disregard) = <u> </u> - <u> </u> Health Insurance Premium/s (both, if couple) = <u> </u> Adjusted net income Individual- \$1,077.00 Couples- \$1,445.00	\$4,000 cash resources for individual \$6,000 cash resources for couple One motor vehicle \$1,500 face-value life insurance per person \$3,000 irrevocable burial trust and, in addition, the burial hardware per person

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RESPIRE THRU LIFE SPAN (402) 471-1689 (800) 358-8802 Will provide a subsidy of up to \$125 p/month for qualifying persons (this can be saved for up to 3 months)	Must require continuous care or supervision that necessitates respite care and have a care giver.	Individual- \$2421 Monthly Couples- \$3247 Monthly	\$38,000 resource limit for single person \$50,000 limit for couple
SPOUSAL IMPOVERISHMENT (402) 471-7000 Community spouse can keep half of the assets up to max or a minimum of \$23,020 and can retain more income on which to live.	Non-community spouse must require: - nursing home care, or - assisted living care Please note that rules for assets are different for waiver services	Community spouse may keep all of their income. In addition, may keep spouse's income if needed to get income to \$1,562.00 minimum Maximum of \$2,377.00 per month	Spouses must divide assets in half, cannot divide more than \$190,200 Each spouse is allowed up to \$95,100 in countable assets Minimum amount community spouse can retain is \$19,020
LAAA SERVICES & PROGRAMS			
HANDYMAN (402) 441-7030 Sliding fee for services: Yardwork, small house jobs, repairs, indoor painting	Must be 60+ years old	Sliding Scale	NA
LEGAL - LIFE ELDER LAW PROGRAM (402) 441-7070 Free I&R Free representation if fits in priorities of contract.	Client must reside in Lancaster County Must be 60+ years old	Individual : \$1,195.00 Monthly Couple: \$1,603.00 Monthly (150% FPL)	Less than \$10,000 in cash resources

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SENIOR COMPANION VOLUNTEERS (402) 441-7086 Trained to be a friendly visitor, and respite care provider \$2.65 per hour tax exempt \$0.25 mileage reimbursement \$1.50 meal allowance	60 years + Have time to visit in private homes, including assisted living facilities. Serves all 8 counties	Individual - \$996 Monthly Couples - \$1,336 Monthly Up to 50% out of pocket for Medical expenses can be added to income guidelines. (125% FPL)	Not applicable
SUPPORTIVE SERVICES PROGRAM (402) 441-7070 Sliding Fee for services: chore, meals, and daycare	60 years + Not eligible for SSBG, waiver, or private insurance that covers the cost. Can be used in conjunction with DPFS	Maximum allowable monthly income Individual \$2,141 Monthly Couples \$2,259 Monthly (These figures change September 1.)	Not Applicable
OTHER PROGRAMS			
CHRISTMAS IN APRIL (402) 434-6313 Rehabs houses of low income homeowners, elderly & disabled	Must be disabled or elderly and not able to do work themselves	Call for more info	Call for more info
CIVIL CLINICAL LAW PROGRAM (402) 472-3271 Closed during winter break at UNL	Free legal representation is provided in certain types of civil legal cases by certified senior law students. One time \$15 fee. Covers all 8 counties	Individual : \$996.00 Monthly Couple: \$1,336.00 Monthly (125% FPL)	\$5,000 per person
COMMODITIES (402) 438-5231 Supplemental food assistance program	60 years + Bring: 1) Copy of Social Security or SSI letter showing income amount 2) Picture ID showing Birth Date 3) Something showing current address	Individual \$1036 gross Couple \$1389 gross - (130% FPL)	NA

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HOMESTEAD TAX EXEMPTION (402) 441-7463 % Re lief of property taxes for qualifying persons who file between April 1 thru June 30 of each year Married over 65 \$0 - 25,450.99 = 100% \$25,451 - 26,800.99 = 85% \$26,801 - 28,150.99 = 70% \$28,151 - 29,500.99 = 55% \$29,501 - 30,900.99 = 40% \$30,901 - 32,250.99 = 25% \$32,251 and over Single over 65 \$0 - 21,700.99 = 100% \$21,701 - 22,850.99 = 85 % \$22,851 -24,000.99 = 70% \$24,001 - 25,100.99 = 55% \$25,101 - 26,250.99 = 40% \$26,251 - 27350.99 = 25% \$27,351, - and over	Must be 65 by January 1 of application year Must own & occupy home between January 1 thru August 15 (Some disabled persons and certain veterans or widows of vets may qualify) Application must be filed after Feb 1 and on or before June 30 each year	Income includes: SS, Railroad, retirement benefits, interest, dividends, capital gains, IRA withdrawals	Deductions include: Health Insurance premiums, medical expenses and services, Rx drugs and insulin, cost of licensed health facility.
INCOME TAXES Federal IRS 1-800-829-1040 State Tax 1-800-742-7474	Retired seniors who are still working and receiving Social Security. If not working and have only SS income, no need to file taxes	Annual taxable income (wages, winnings, etc.) Single- under 65 \$7,950 Single-65 & older \$9,150 Married-both spouses under 65 \$15,900 Married-one spouse 65 or older \$16,850 Married-both spouses 65 or older \$17,800	Not applicable
LANCASTER COUNTY GENERAL ASSISTANCE (402) 441-3095 Emergency funds for medical and rent assistance	Must have exhausted all community & other agency resources	Net Individual -\$411 monthly Couple -\$542 monthly	No resources allowed If own home or vehicle Check with worker: home equity counted as resource

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LINCOLN HOUSING AUTHORITY SECURITY DEPOSIT ASSISTANCE (402) 467-2371 Provides rental deposit help to homeless individuals and families	Must be homeless at time of application: at City Mission, Friendship Home, etc.	Not applicable	Not applicable
NEBRASKA LEGAL SERVICES (402) 435-2161 (800) 742-7555 Intake calls	Under 60 years of age NLS chooses to accept certain cases Free legal advice, counseling, and representation in civil matters within priority areas to low income people.	Individual : \$996.00 Monthly Couple: \$1,336.00 Monthly (125% of FPL)	\$3,000 per person
NEBRASKA TELEPHONE ASSISTANCE PROGRAM (NTAP) (402) 471-3101 NTAP helps with half connection charges: up to \$30 NTAP credits \$5.25 to 12.00 to monthly phone bill	Must be on one of following programs: Medicaid, Food stamps, SSI, Housing Assistance	Not applicable	Not applicable
SERTOMA CLUBS (402) 471-3593 Provide hearing aids for low income persons not on AABD	65 years+	Uses Federal Poverty guidelines	\$2,500 to \$4,000 savings, may include total household income